Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 22-13063-elf In re: Tyesha N. Pollard Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Date Rcvd: Dec 21, 2022 Form ID: 309I Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, #

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:

Recip ID	Recipient Name and Address
db	#+ Tyesha N. Pollard, 2227 Earp Street, Philadelphia, PA 19146-4214
14735647	+ A.E.S./DDB/P.H.E.A.A., P.O. Box 8183, 1200 North 7th Street, Harrisburg, PA 17102-1419
14735652	+ Best Buy, Bankruptcy, 7601 Penn Avenue South, Richfield, MN 55423-8500
14735653	Blue Cross/Blue Shield, Collections, 1901 Market Street, Suite 1000, Philadelphia, PA 19103-1475
14735658	+ First National Bank, Oldham Branch, 141 E. Main Street, Oldham, SD 57051-2136
14735659	First Premier Bank, a/k/a,, Premier Bankcard, LLC, Bankruptcy Department, 601 So. Minnesota Avenue, Sioux Falls, SD 57104-4824
14735662	HSBC Bank USA, N.A., Consumer Bankruptcy Department, 2929 Walden Avenue, Depew, NY 14043-2602
14735673	PPP Loan, a/k/a, Paycheck Protection Loan, U.S. Small Business Administration, 409 3rd Street, S.W., 5th Floor, Washington, DC 20416-0002
14735669	+ Philadelphia Gas Works, Bankruptcy Unit, P.O. Box 3500, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14735671	+ Plymouth Rock Assurance, 5 Greentree Center, Marlton, NJ 08053-3432

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		e Type: Email Address Text: r.mcneil1@verizon.net	Date/Time	Recipient Name and Address
·			Dec 22 2022 00:31:00	RONALD G. MCNEIL, McNeil Legal services, 1333 Race Street, Philadelphia, PA 19107-1585
tr	+ Email/	Text: bncnotice@ph13trustee.com	Dec 22 2022 00:31:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/	Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/	Text: ustpregion03.ph.ecf@usdoj.gov	Dec 22 2022 00:31:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14735648	+ Email/	Text: bankruptcy@rentacenter.com	Dec 22 2022 00:31:00	Acceptance Now, ATTN: Customer Service, 5501 Headquarters Drive, Plano, TX 75024-6191
14735649	Email/	Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 22 2022 00:31:00	Apple Card, a/k/a, Goldman Sachs Bank, USA, Lock Box 6112, P.O. Box 7247, Philadelphia, PA 19170-0001
14735654	EDI: C	CAPITALONE.COM	Dec 22 2022 05:29:00	Capital One Financial, Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
14738776	+ EDI: A	AIS.COM	Dec 22 2022 05:29:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14735655	EDI: C	CITICORP.COM	Dec 22 2022 05:29:00	CitiCorp Credit Services, Inc., Citibank Client Services, 100 Citibank Drive, San Antonio, TX 78245-3202
14742173	EDI: Ç	Q3G.COM	Dec 22 2022 05:29:00	Citibank, N.A., c/o Quantum3 Group LLC, PO

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			Box 280, Kirkland, WA 98083-0280
14735656	Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2022 00:36:26	Credit One Bank, N.A., Bankruptcy Department, 6801 So. Cimarron Road, Las Vegas, NV 89113-2273
14735657	+ EDI: CITICORP.COM	Dec 22 2022 05:29:00	Department Stores National Bank, Bankruptcy Processing, 701 East 60th Street North, Sioux Falls, SD 57104-0432
14735660	Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 22 2022 00:31:00	Fortiva Financial, LLC, Bankruptcy Department, 5 Concourse Parkway, Suite 300, Atlanta, GA 30328-6101
14735661	+ EDI: PHINGENESIS	Dec 22 2022 05:29:00	Genesis FS Card Services, Inc., Genesis Financial Solutions, Inc., P.O. Box 4477, Beaverton, OR 97076-4401
14735663	EDI: IRS.COM	Dec 22 2022 05:29:00	Internal Revenue Service, Bankruptcy Division, P.O. Box 7346, Philadelphia, PA 19101-7346
14735650	EDI: JEFFERSONCAP.COM	Dec 22 2022 05:29:00	Aspire, P.O. Box 23051, Columbus, GA 31902-3051
14735664	Email/Text: ktramble@lendmarkfinancial.com	Dec 22 2022 00:31:00	Landmark Financial Services, 2118 Usher Street, NW, Covington, GA 30014-2434
14741476	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2022 00:36:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14735665 14737909	EDI: NFCU.COM + EDI: NFCU.COM	Dec 22 2022 05:29:00	Navy F.C.U., P.O. Box 3000, Merrifield, VA 22119-3000
14735666	EDI: AGFINANCE.COM	Dec 22 2022 05:29:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14735668	Email/Text: bankruptcygroup@peco-energy.com	Dec 22 2022 05:29:00	OneMain Financial Group, LLC, 6801 Colwell Blvd, Irving, TX 75039-3198
14733000	Email/Text. bankrupteygroup@peco-energy.com	Dec 22 2022 00:31:00	PECo Energy Co., Bankruptcy Group, 2301 Market Street # N3-2, Philadelphia, PA 19103-1338
14735672	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2022 00:31:00	PNC Bank, N.A., Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
14735667	EDI: PENNDEPTREV	Dec 22 2022 05:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496
14735667	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496
14735670	+ Email/Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	Philadelphia Law Department, Bankruptcy Unit, Municipal Services Bldg, 1401 JFK Blvd, Room
14735651	Email/Text: kmattingly@bankofmissouri.com	Dec 22 2022 00:31:00	508, Philadelphia, PA 19102-1617 The Bank of Missouri, Bankruptcy Department, 916 No. Kingshighway Street, Perryville, MO 63775-1204

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2022	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmllawgroup.com

RONALD G. MCNEIL

on behalf of Debtor Tyesha N. Pollard r.mcneil1@verizon.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:					
Debtor 1:	Tyesha N. Pollard	Social Security number or ITIN: XXX-XX-	xxx-xx-8063		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13 11/15/22		
Case number:	22-13063-elf				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Tyesha N. Pollard	
2.	All other names used in the last 8 years		
3.	Address	2227 Earp Street Philadelphia, PA 19146	
	-	RONALD G. MCNEIL	Contact phone (215) 564-3999
4.	Debtor's attorney Name and address	McNeil Legal services 1333 Race Street Philadelphia, PA 19107–1585	Email: r.mcneil1@verizon.net
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215–627–1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	You may inspect all records filed in Suite		Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M;
at Y th		900 Market Street Suite 400 Philadelphia, PA 19107	Reading Office — 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408-2800
			Date: 12/21/22

For more information, see page 2

Debtor Tyesha N. Pollard Case number 22–13063–elf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 8, 2023 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/9/23	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/24/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/15/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$901.83 The hearing on confirmation will be held on: 3/14/23 at 10:00 AM, Location: Courtroom #1, 900 Market Street,		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I